

Information to identify the case:

Debtor 1 **Nichelle Monique Green**

Social Security number or ITIN **xxx-xx-3356**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-34335-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nichelle Monique Green

September 3, 2020

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Nichelle Monique Green
DebtorCase No. 17-34335-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: stehlem
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db
15382611 +Nichelle Monique Green, 503 East England Avenue, Crewe, VA 23930-1522
15382614 +Billy's Auto Service Center, P.O. Box 821, Kenbridge, VA 23944-0821
15382612 +CMG Southside Women's Center, ATTN # 11971Y, P.O. Box 14000, Belfast, ME 04915-4033
14033497 +Carway, 5335 Old Midlothian Turnpike, Richmond, VA 23224-1044
15382618 +Cfw Credit & Collectio, Attn:Collections, 19 N Washington St, Winchester, VA 22601-4109
14033500 +DMV, PO Box 27412, Richmond, VA 23269-7412
14033501 +Discount Furniture Center, 1407 South Main St., Farmville, VA 23901-2531
14033503 +Elizabeth River Tunnels, P O Box 702118, San Antonio, TX 78270-2118
++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B, Richmond, VA 23236-0000)
14033505 +M&M Auto Sales, 5414 Hull Street Road, Richmond, VA 23224-2412
14033506 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14033507 +Mariner Finance LLC, 13102 Midlothian Tnpk., Midlothian, VA 23113-4206
14033508 +Nathaniel A. Scaggs, Esquire, 2425 Boulevard, Suite 9, Colonial Heights, VA 23834-2324
15382627 +Nationwide, PO Box 182021, Columbus, OH 43218-2021
14760561 +Nottoway County Treasurer Off., P.O. Box 85, Nottoway, VA 23955-0085
14035029 +Office of the U. S. Attorney, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4622
14033509 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
15382631 +Richmond Womens Specialist, P.O. Box 668, Brentwood, TN 37024-0668
15382632 +S. N. Jordan Bridge Tolls, Professional Account Mang., P.O. Box 3032, Milwaukee, WI 53201-3032
14722139 +S. N. Jordan Bridge Tolls, 2705 W. Sam Houston Parkway N., Houston, TX 77043-1609
14760562 +S.N. Jordan Bridge Tolls, Professional Account Management, P.O. Box 3032, Milwaukee, WI 53201-3032
15382634 +Southern Dominion Health Sys, P.O. Box 70, Victoria, VA 23974-0070
15382636 +Virginia South Psychiatric, 269 Medical Park Blvd, Petersburg, VA 23805-9337
15382638 +William Drinkwater, 503 East England Ave, Crewe, VA 23930-1522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bruce.robinson@txitrustee.com Sep 04 2020 05:14:56 Bruce E. Robinson,
341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
14033510 E-mail/Text: Data_Management@carilionclinic.org Sep 04 2020 05:14:40 SCA Credit Svcs,
1502 Williamson Road, Roanoke, VA 24012-0000
14033498 +E-mail/Text: collect@ccsroanoke.com Sep 04 2020 05:16:12 Creditors Collection Service/CCS,
Po Box 21504, Roanoke, VA 24018-0152
14033499 +E-mail/Text: electronicbkydocs@nelnet.net Sep 04 2020 05:15:45 Dept Of Ed/582/nelnet,
Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14033502 +E-mail/Text: bknotice@ercbpo.com Sep 04 2020 05:15:46 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14185679 +E-mail/Text: astreeter@ercopco.com Sep 04 2020 05:16:31 Elizabeth River Tunnels,
152 Tunnel Facility Drive, Portsmouth, VA 23707-1802
14033504 E-mail/Text: ktramble@lendmarkfinancial.com Sep 04 2020 05:14:33
Lendmark Financial Services, 2118 Usher St, Covington, GA 30014-0000
15382630 E-mail/Text: peritus@ebn.phinsolutions.com Sep 04 2020 05:16:20 Peritus Portfolio,
PO BOX 141419, Irving, TX 75014-0000
14061799 E-mail/Text: peritus@ebn.phinsolutions.com Sep 04 2020 05:16:20
Peritus Portfolio Services, LLC, P.O. Box 141419, Irving, TX 75014-1419
14047613 +E-mail/Text: electronicbkydocs@nelnet.net Sep 04 2020 05:15:45 U.S. Department of Education,
C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14033511 +EDI: VACU.COM Sep 04 2020 08:38:00 Virginia Credit Union, Po Box 90010,
Richmond, VA 23225-9010
15382637 +EDI: WFFC.COM Sep 04 2020 08:38:00 Wells Fargo Bank, N.A, P.O. Box 5169,
Sioux Falls, SD 57117-5169

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15382633* ++CARILION CLINIC, ATTN ATTN DATA MANAGEMENT DEPT, 1502 WILLIAMSON ROAD, SUITE 200,
ROANOKE VA 24012-5100
(address filed with court: SCA Credit Svcs, 1502 Williamson Road, Roanoke, VA 24012-0000)
15382613* +Cfw Credit & Collectio, Attn:Collections, 19 N Washington St, Winchester, VA 22601-4109
15382615* +Creditors Collection Service/CCS, Po Box 21504, Roanoke, VA 24018-0152
15382616* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
15382617* +Discount Furniture Center, 1407 South Main St., Farmville, VA 23901-2531
15382620* +ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd,
Jacksonville, FL 32256-7412
15382619* +Elizabeth River Tunnels, P O Box 702118, San Antonio, TX 78270-2118
15382621* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B, Richmond, VA 23236-0000)
15382622* ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434
(address filed with court: Lendmark Financial Services, 2118 Usher St, Covington, GA 30014-0000)

District/off: 0422-7

User: stehlem
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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

15382623* +M&M Auto Sales, 5414 Hull Street Road, Richmond, VA 23224-2412
15382624* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15382625* +Mariner Finance LLC, 13102 Midlothian Tnpk., Midlothian, VA 23113-4206
14079444* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15382626* +Nathaniel A. Scaggs, Esquire, 2425 Boulevard, Suite 9, Colonial Heights, VA 23834-2324
15382628* +Nottoway County Treasurer Off., P.O. Box 85, Nottoway, VA 23955-0085
15382629* +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
15382635* +Virginia Credit Union, Po Box 90010, Richmond, VA 23225-9010
14036625* +Virginia Credit Union, Inc., PO Box 90010, Richmond, VA 23225-9010

TOTALS: 0, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;brobinson@IQ7Technology.com;ecf.alert+Robinson@titlexi.com;brobinson@ecf.epiqsystems.com
James E. Kane on behalf of Debtor Nichelle Monique Green jkane@kaneandpapa.com,
info@kaneandpapa.com,bfrazier@kaneandpapa.com,gwhite@kaneandpapa.com,sfalkowski@kaneandpapa.com
Judy A. Robbins USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3